

eMACH.ai **LENDING** Digital Inside Out

**With Customer Centric
Journeys & Intelligent
Automation**



DIGITAL LENDING: A CUSTOMER-CENTRIC REVOLUTION

In the evolving landscape of digital finance, a transformation is occurring. Customers' longing for autonomy, efficiency, and seamless experiences is driving a major shift in the lending industry. No longer is it solely about financial offerings, but about integrating these options into the very fabric of a contemporary customer's life.



EMPOWERING CHOICE AND CONVENIENCE

The modern customer demands selection and digital execution of services that break free from the limitations of physical branches. Lenders are now tasked with offering an omnipresent, multi-channel experience that syncs with the digital-native customer, ensuring swift and intelligent solutions unfettered by geography.



TAILORED AND TRANSPARENT SOLUTIONS

As the digital lending space evolves towards transparency and personalization, the creation of trust and services bespoke to individual needs becomes paramount.



LEVERAGING TECHNOLOGY FOR AGILITY AND INSIGHT

In the fiercely competitive world of SME lending, technological innovation is key, enabling rapid credit decisioning and sophisticated risk forecasting—all while keeping operational costs at bay.



BUILDING STRATEGIC PARTNERSHIPS

By engaging with fintechs and other strategic allies, credit origination is seamlessly woven into day-to-day activities, surpassing the expectations of conventional lending practices.

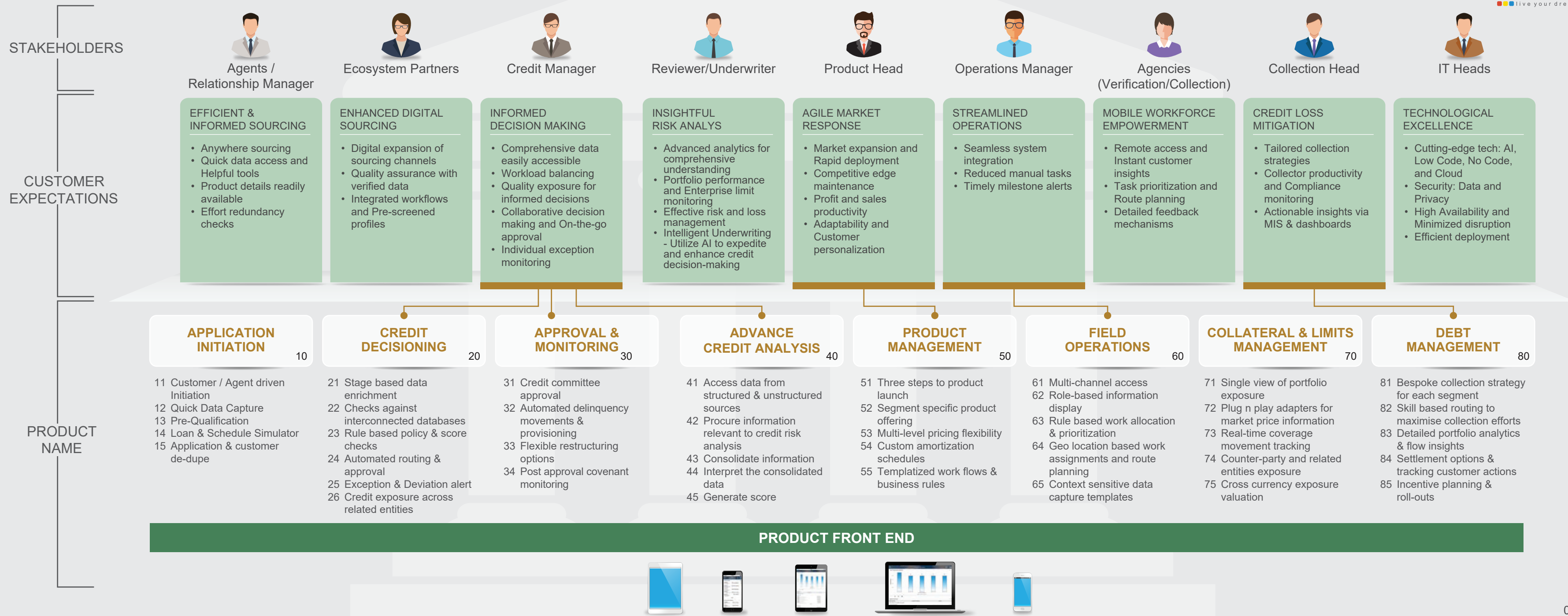


A UNIFIED APPROACH TO RISK

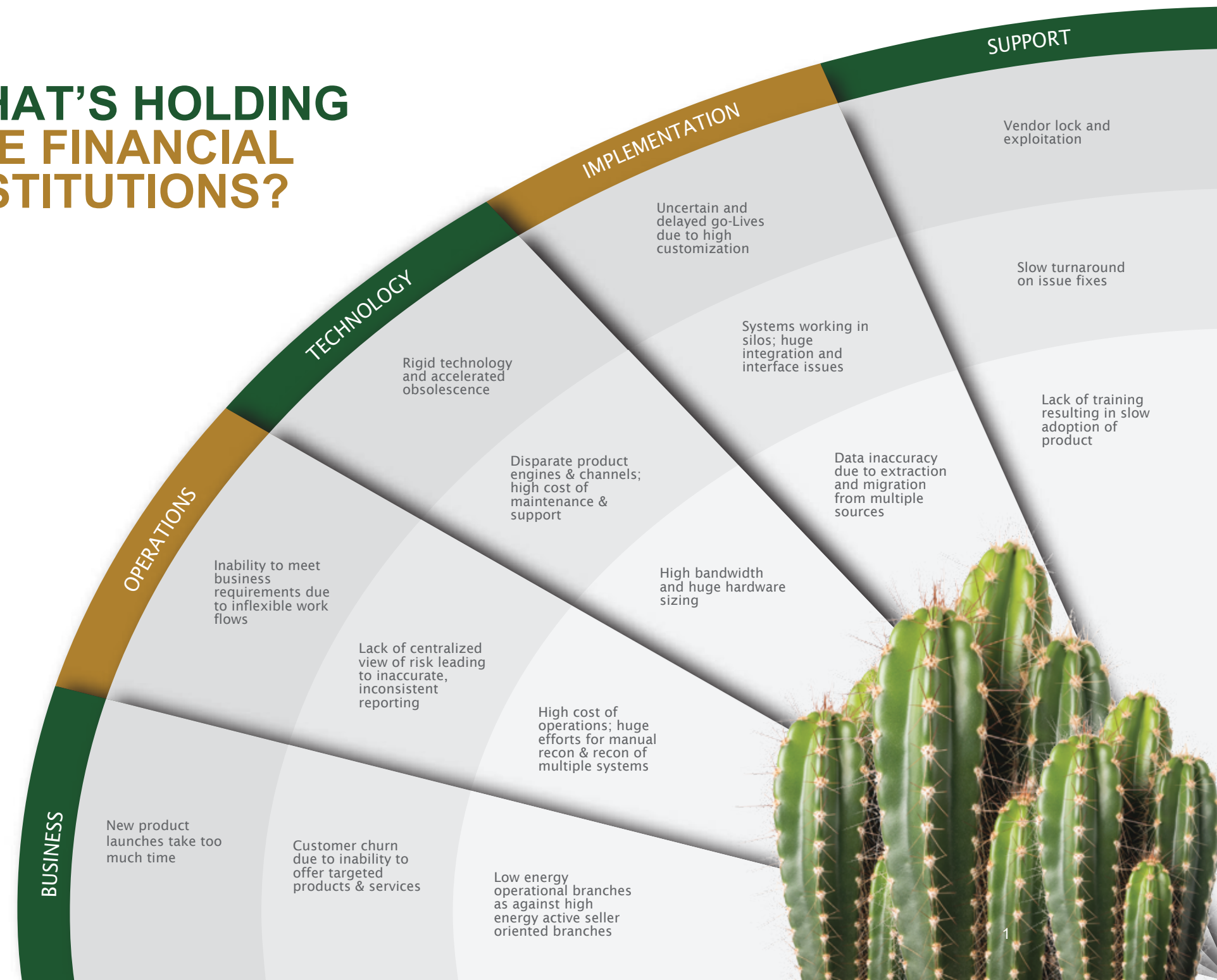
Innovative risk assessment powered by big data is unlocking new markets and inclusivity, changing not just decision-making processes but the essence of digital lending itself.

↓
Digital lending is personalization, efficiency, and integrity made manifest, meeting the demands of the digital age head-on.

END-TO-END CREDIT LIFECYCLE MANAGEMENT



WHAT'S HOLDING THE FINANCIAL INSTITUTIONS?



END-TO-END CREDIT LIFECYCLE MANAGEMENT

eMACH.ai Lending provides the tools for banks and financial institutions to manage their credit processes with maximum efficiency, yielding tangible benefits:

3x Growth

in Origination Volume

20% Reduction

in Past-due and Written-off Loans

360-Degree View

of Customer Credit Portfolio and Limits

25% enhancement

in Receivable Collections

eMACH.ai lending all-in-one platform for versatile digital credit solutions. With eMACH.ai Lending, banks are equipped to face the dynamic world of lending with an arsenal of specialized tools and adaptable product offerings across diverse business segments, including Retail, Corporate, SME, and Agri.

Embracing the 'Always On, Always Aware' concept, eMACH.ai Lending enables banks to provide a truly

digital, real-time solution to their customers. Real-time, informed credit decisions empower banks to grant customers a 360-degree view of their credit portfolio. Following a DIY principle, the system allows banks to create their products on-the-fly, ensuring flexibility anytime, anywhere. The fully automated, robust architecture of eMACH.ai Lending guarantees a lower cost of operation by driving enhanced efficiency.



Through eMACH.ai Lending, financial institutions are not just responding to evolution—they are driving it.

HIGHLIGHTS

Minimise Credit Risk

- Centralized Real-Time Monitoring
- Multi-Dimensional Exposure View
- Single View of Borrower's Exposure
- Real-Time Margin Tracking

Seamless Onboarding Experience

- Omni-channel Origination
- API-Based Origination
- Digital Data Aggregation
- Zero Touch Documentation

Reduce Time to Market

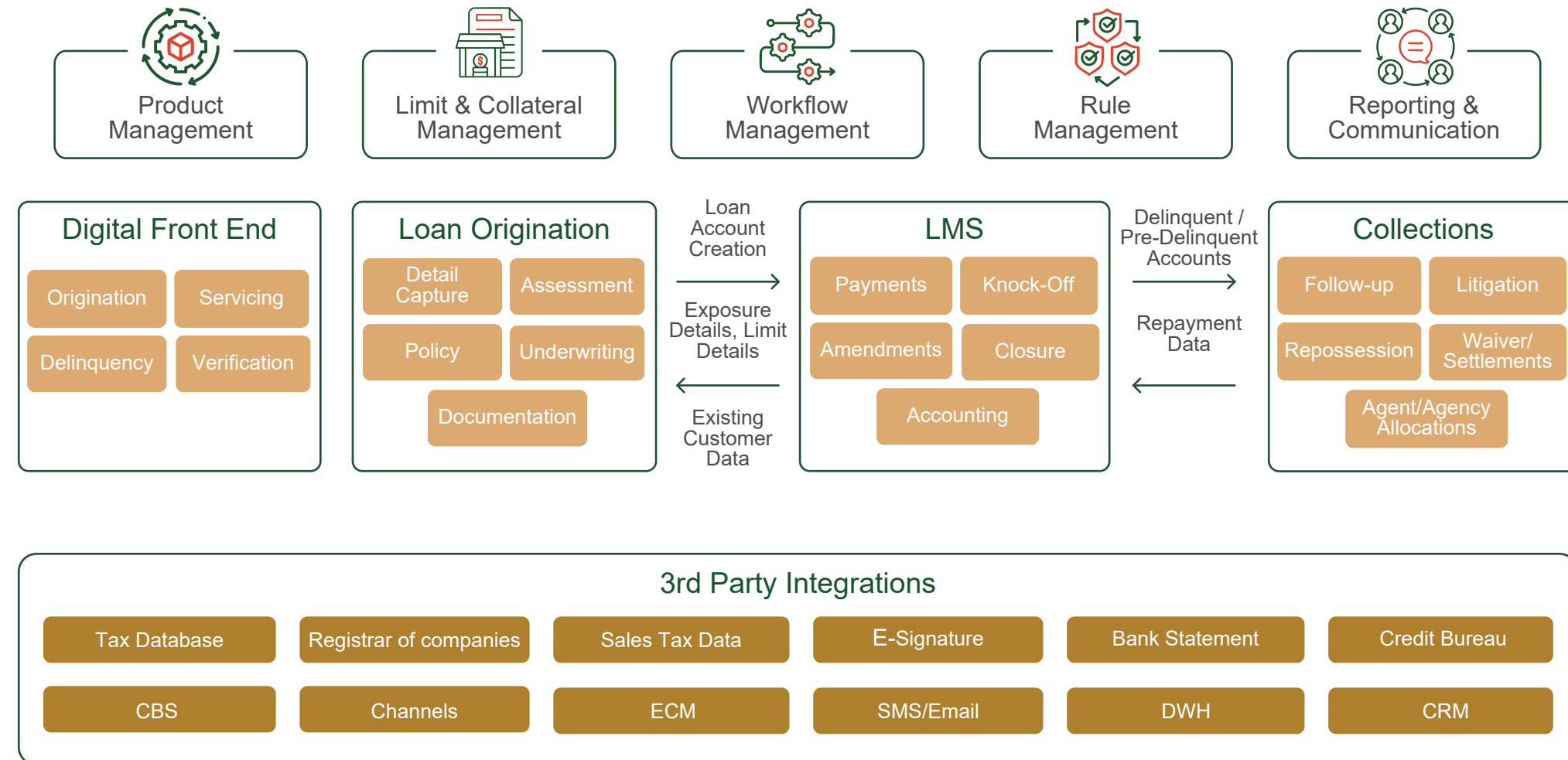
- Powerful Product Configuration Engine
- Superior Flexibility in Amortization
- Loan Restructuring & Modifications
- Exhaustive Loan Parameters

Minimise Collection Efforts

- Real-Time Loan Performance Analysis
- Intuitive Collection Score - Personalized Follow Up
- Customer-Centric Strategies

PLATFORM OFFERING – MANAGING END-TO-END LOAN LIFECYCLE

iTurmeric



eMACH.ai

Architectural Principles

Event Driven

Extensibility through configurable events

Data streaming in real-time

Contextual / behavioral workflows

Microservices

Highly scalable proven for 10,000 TPS

Independently deployable

Progressive modernization

API-based

Open API standards

1200+ APIs across Intellect Platforms

Delineate IT systems by operational spheres

Cloud Ready

Ready for On-premises, Private Cloud, Public Cloud and Hybrid

Containerized deployment

Partners - AWS, Azure, Google, IBM

Headless

Ability to externalize all functionalities to enable full fledged headless systems

Composable UI/UX design

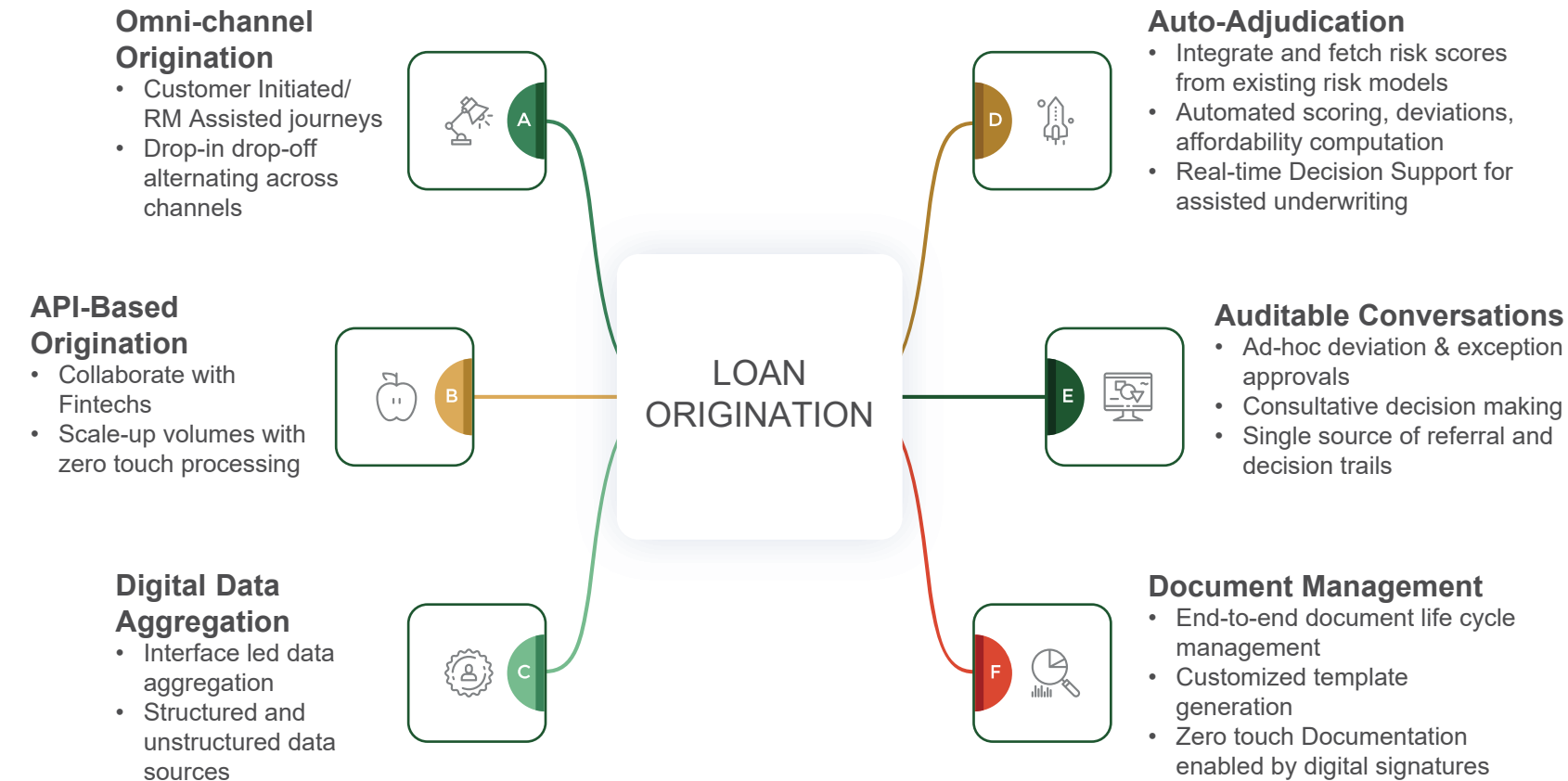
Embedded AI

Embedded AI to improve efficiency of customer onboarding, credit risk mitigation and much more

Architectural Benefits

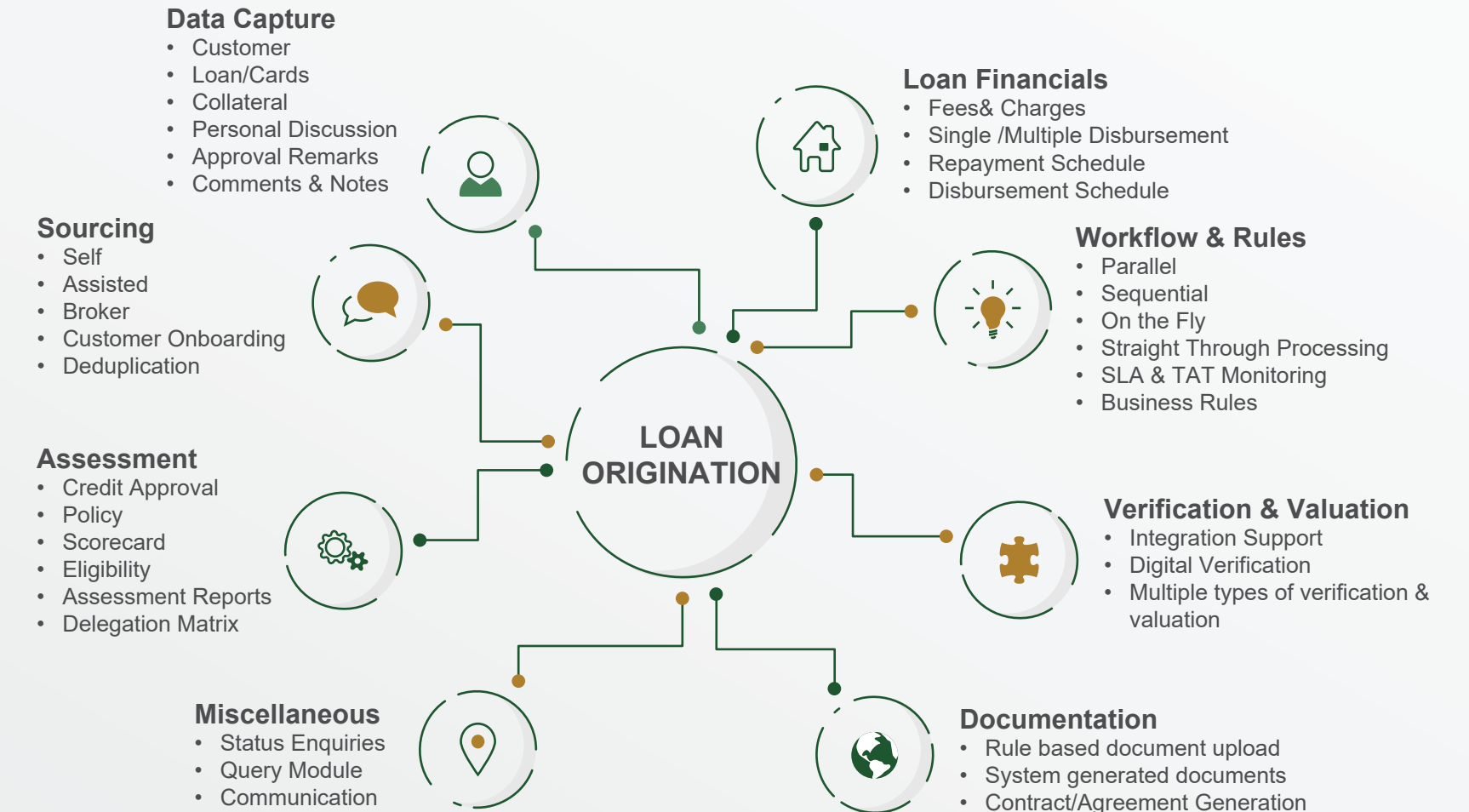
World's Largest, Most Comprehensive and Innovative Open Finance Platform

SMARTER & FASTER ORIGINATION



eMACH.ai ONE ORIGINATION – BUSINESS READY FUNCTIONS

One The Origination module is a key component of Intellect's eMach.ai Lending Platform. This module streamlines loan application processing and credit decision-making through a workflow-based intuitive and contextual system. Designed for efficiency, it allows for real-time data capture and analysis via relevant interfaces. Features include thorough data verification, enrichment with external sources, internal credit scoring, and facilitates consultative opinions and reference checks across users and teams.



INTELLIGENCE AUTOMATION USING AI

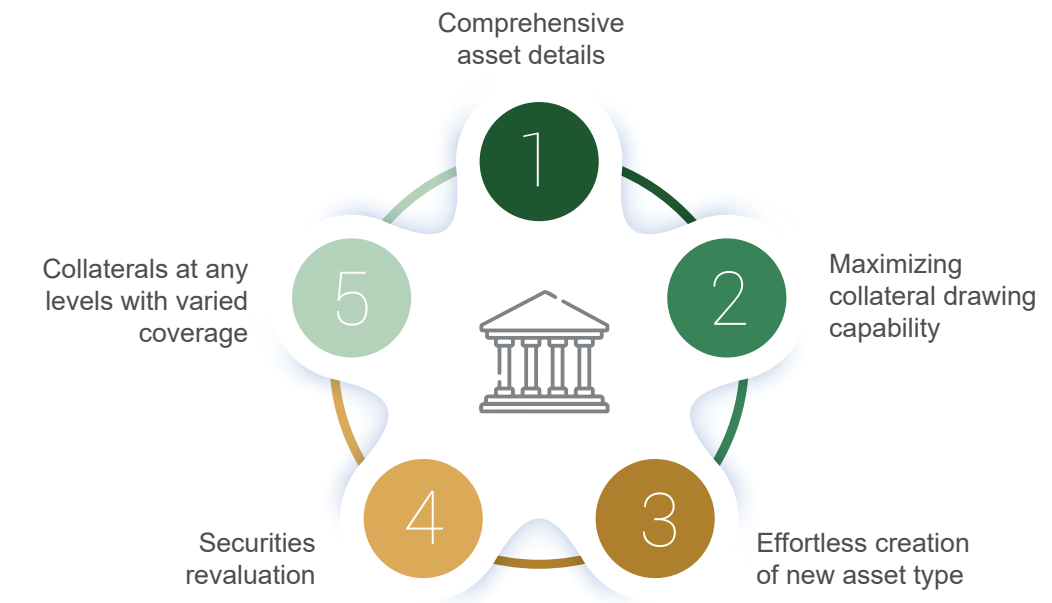
Embrace the power of AI for faster and more informed credit decisions, ensuring faster access to cash and unlocking the true potential of your small businesses customers.

3 CRITICAL STEPS TO SUCCESS



COLLATERAL & LIMIT MANAGEMENT

Manage Collateral Lifecycle and Limits



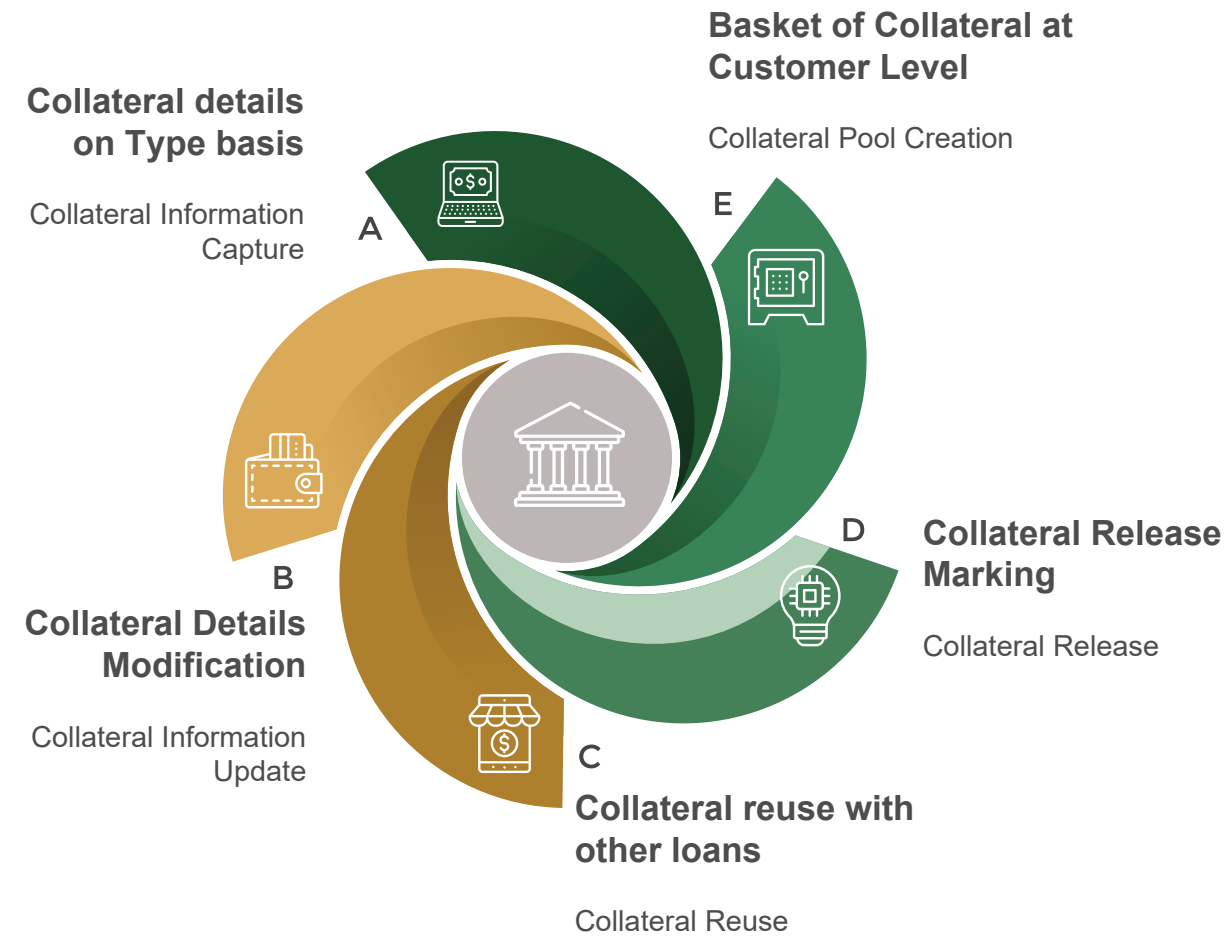
Collateral Management

- Collateral earmarking for a certain period
- Collateral freeze & defreeze
- Asset delinking post maturity
- Collateral release
- Cross collateralization
- Valuation
- Collateral pooling
- Collateral swap

Wide Range of Collateral Types

- Properties Retail & Commercial
- Vehicles - LCV to HCV
- Equipment
- Inventory - Stock
- Securities - Equity, MF, etc.
- Time Finances assignment
- CASA assignments
- Guarantees, Promissory notes
- Receivables
- Pooling or part assignment of collateral

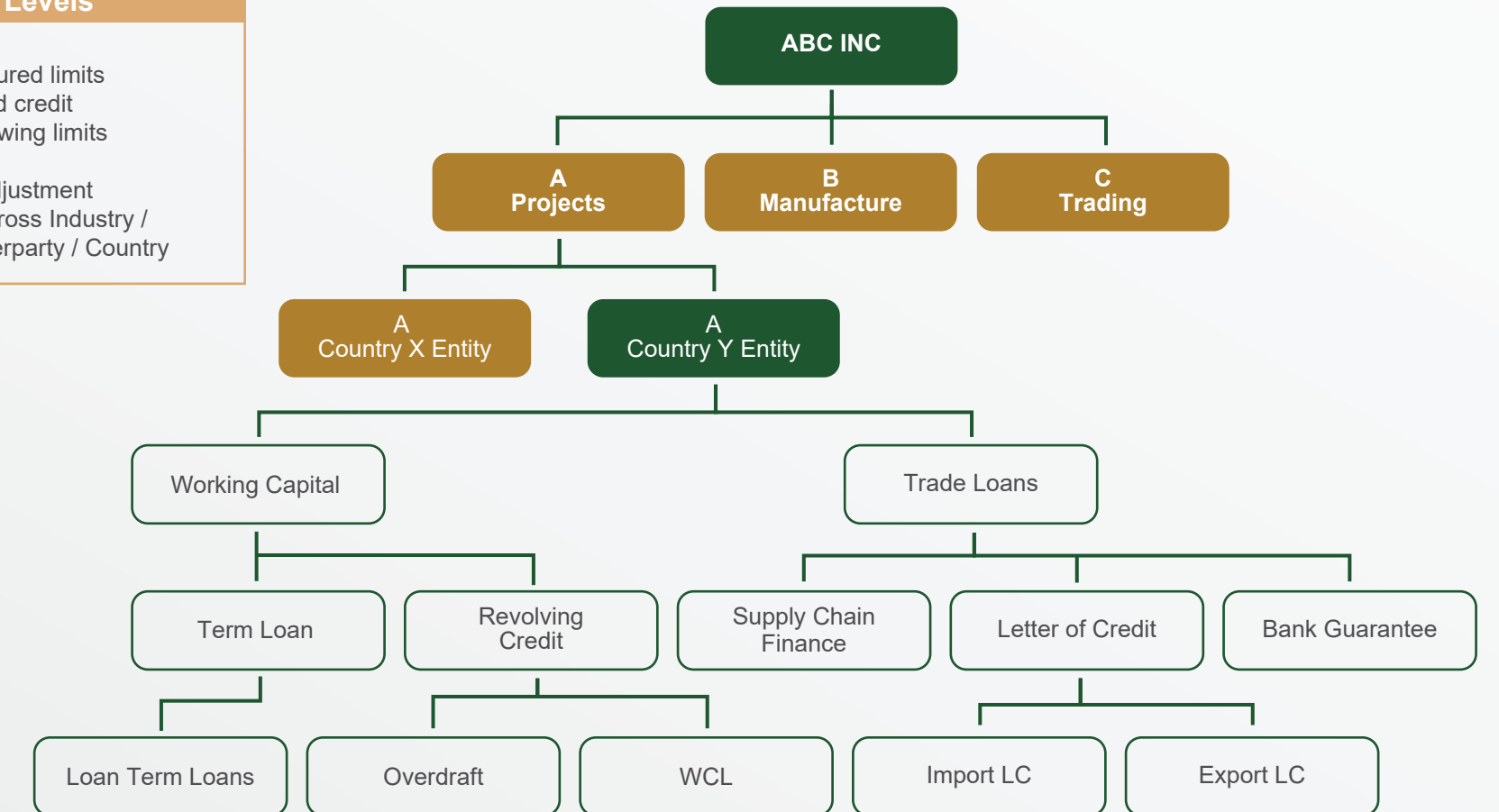
COLLATERAL MANAGEMENT



MULTIPLE LEVELS OF LIMIT MANAGEMENT

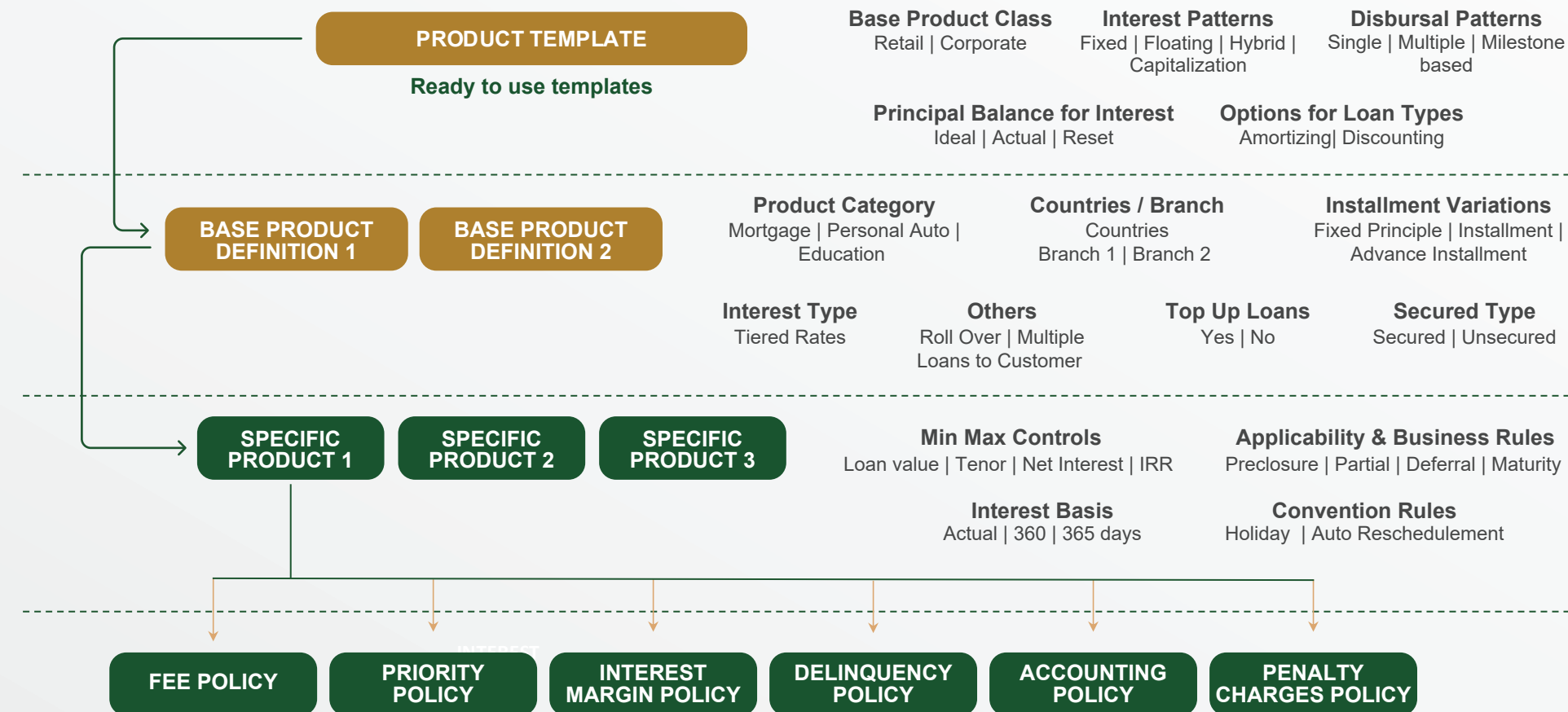
Hierarchical Definition of Limits Across Multiple Levels

- Individual limits
- Secured & Unsecured limits
- Revolving or Fixed credit
- Sanctioned & Drawing limits
- Drawdown rules
- Drawing power adjustment
- Limit exposure across Industry / Currency / Counterparty / Country



PRODUCT CONFIGURATOR

Loan Parameterization & Product Setup



LOAN SERVICING

The Intellect Loan Management Module offers a sophisticated solution for post-disbursement loan management in banks. It handles account booking, disbursement, interest computation, due dates, payment allocation, and various adjustments like repayment reversals and waivers. Additionally, it supports early and regular loan closures, rate changes, deferrals, delinquency management, collateral activities, and more.

Product Creation

- Product Definition
- Rate Type Scheme (Tier/Hybrid/Floating/Adjustable)
- Due knock off priority scheme
- Fee Scheme
- Credit Scheme
- Penal scheme
- Delinquency scheme
- Accounting scheme

Transactions

- Scheduled Payment
- Payment Reversal
- Excess Adjustment
- Adhoc Fees & Waivers
- Manual Delinquency
- Closure (Maturity & Early)
- Loan & Disbursal Rescheduling
- Deferral
- Waivers

EOD / Batch Process

- Interest calculation
- Accrual – Due Creation
- Late payment fees
- Delinquency movement
- Auto Closure
- Auto Reschedule
- Auto RPA cleanup
- Provision calculation
- Financial postings



Booking/Initiation

- Entity Definition
- Project Definition
- Retail Loan Booking
- Corporate Loan Booking
- Top-up loan
- Rollover loan
- Disbursal
- Document creation
- Notepad
- Payout

Maintenance

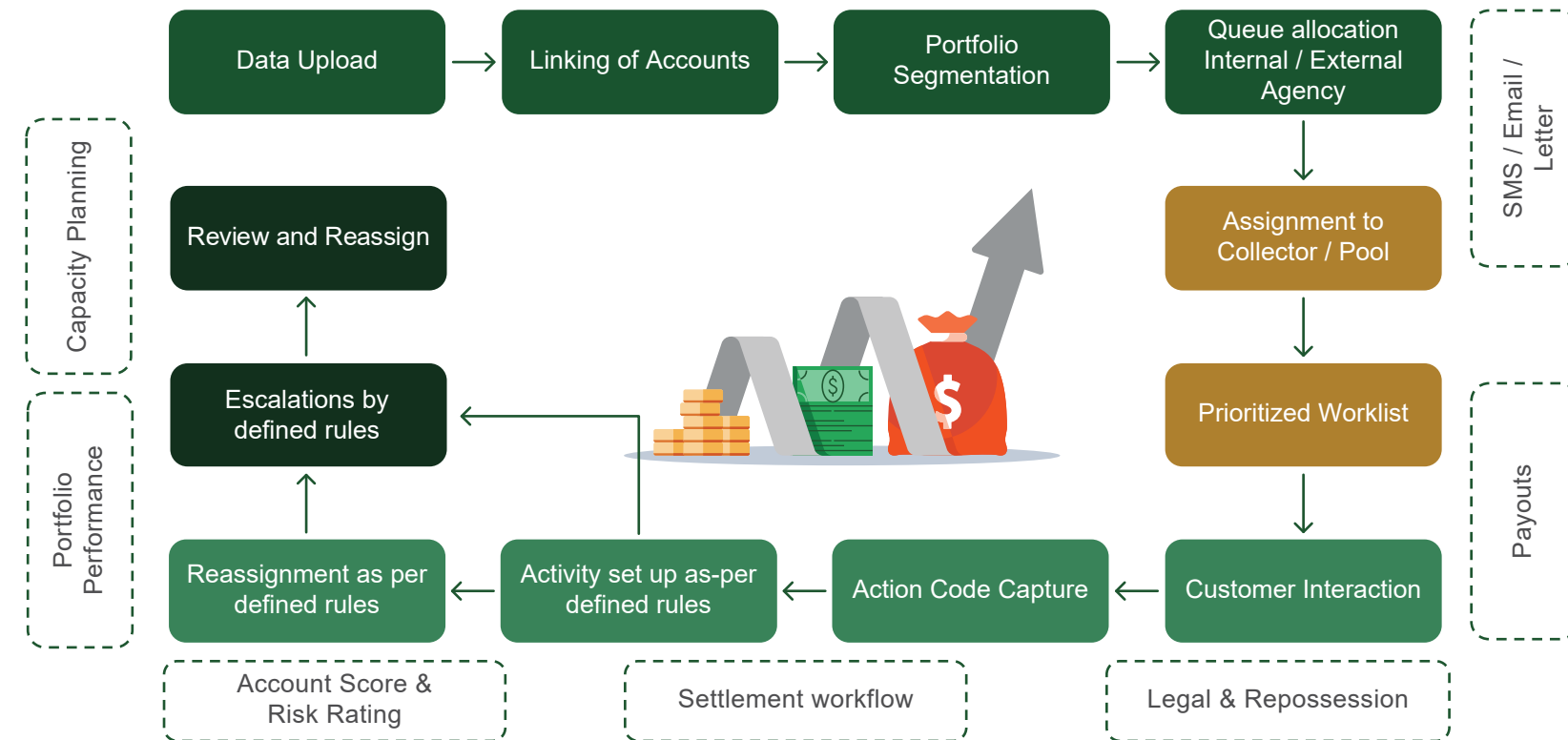
- Associate Details
- Collateral Details
- Disbursal Hold
- Interest Rate Change
- Link-Delink Fees
- POS Change
- Repayment Mode
- Holiday Master
- Bulk Uploads

Queries

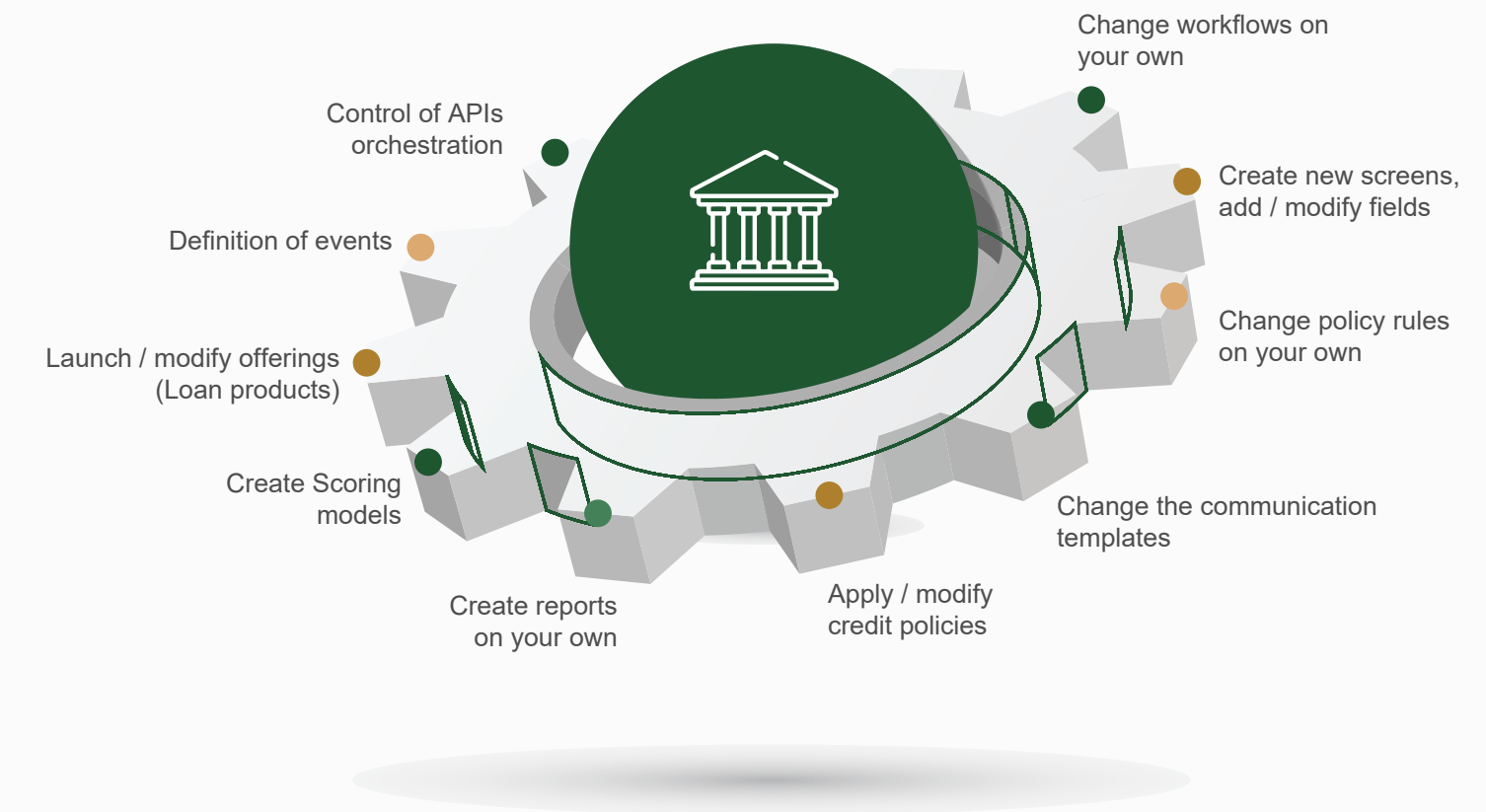
- Loan Queries
- Collateral Queries
- Loan statement
- Notepad Query
- Standard reports
- Bulk payment
- Bulk deferment

DEBT MANAGEMENT

Debt Management Key Business Processes



eMACH.ai LENDING OFFERS



5 PILLARS OF INTELLECT LENDING PLATFORM MAKES IT POSSIBLE

Customization Console

- Default Screens, Domain Objects, Fields
- Default Event Payloads, New Events
- Alerts & Notifications
- Documents Generated
- Data Sent to Interfacing Systems

iTurmeric

- Credit Workflows
- API Orchestration
- New APIs
- Event Listeners
- New Screens – Fluid Pages

Business Rules Engine

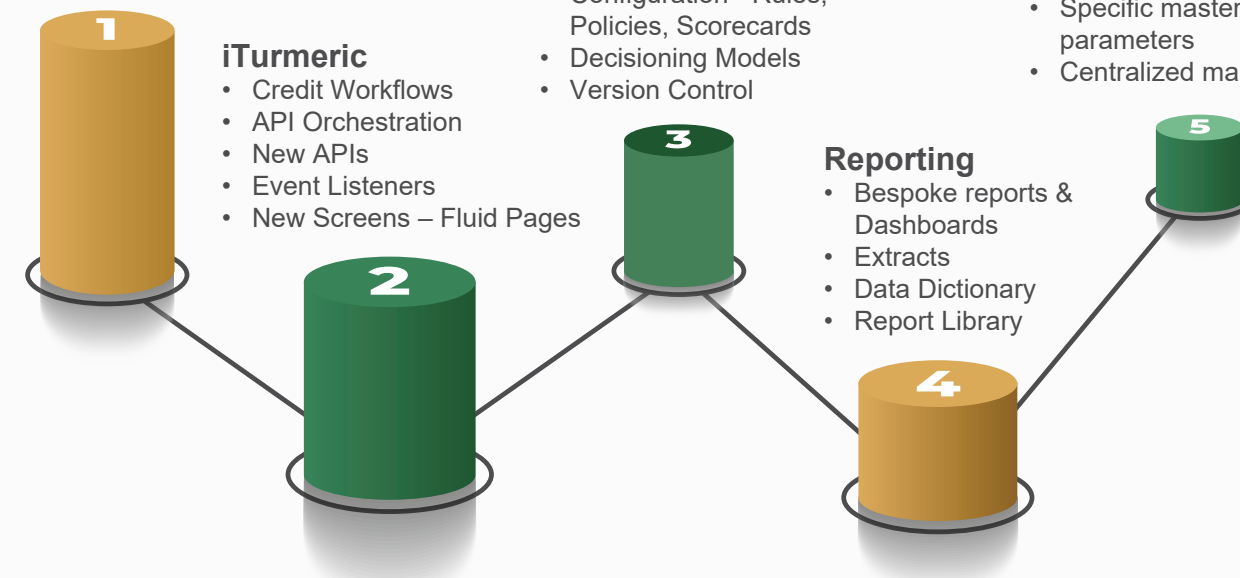
- DMN based rule engine
- Configuration - Rules, Policies, Scorecards
- Decisioning Models
- Version Control

Product Engine

- Option to clone and create
- Specific masters for different parameters
- Centralized maintenance

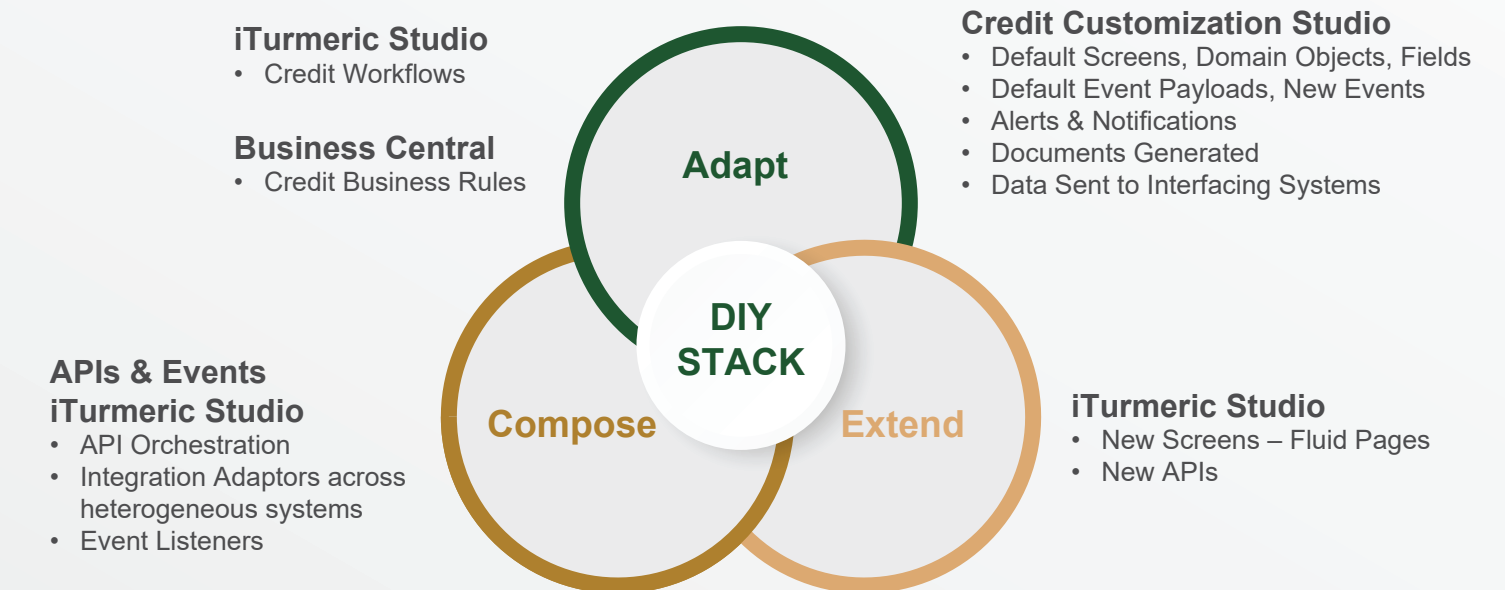
Reporting

- Bespoke reports & Dashboards
- Extracts
- Data Dictionary
- Report Library

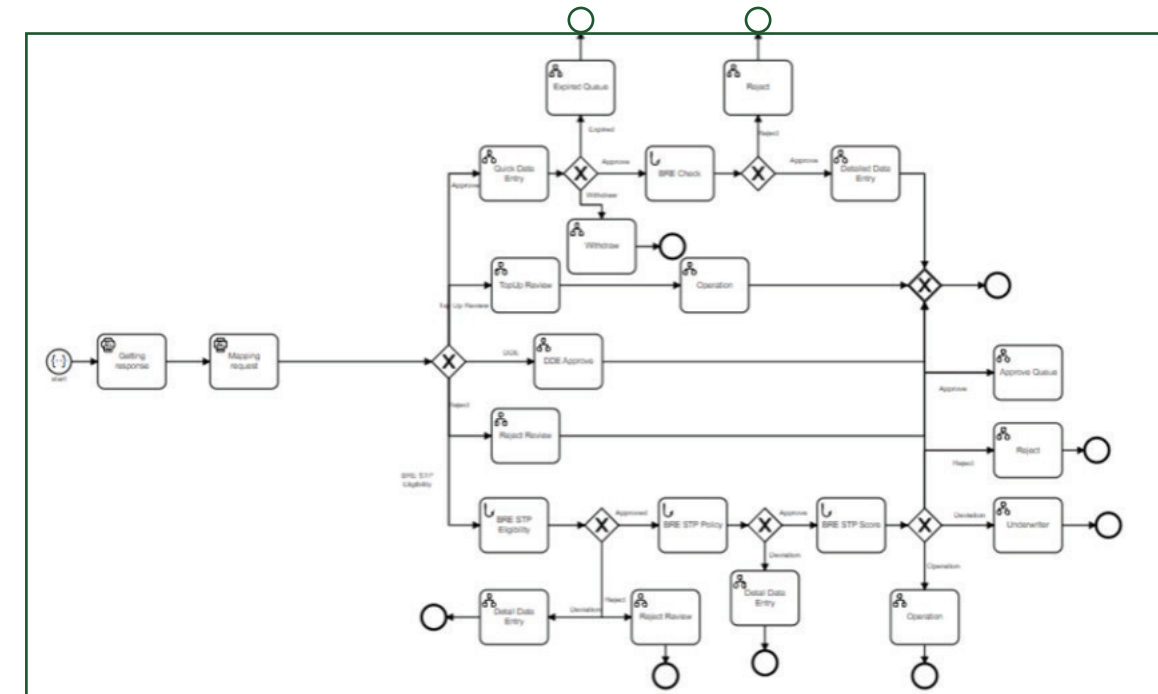


TECHNICAL OVERVIEW ARCHITECTURE & DIY CAPABILITY

Weaving the building blocks to curate required credit solutions co-existing with eco-system



eMACH.ai LENDING BUSINESS PROCESS DESIGN



- 1 Flexible business process modelling and runtime
- 2 BPMN 2.0 Compliant
- 3 Allows to model, execute, and monitor business processes
- 4 Light-weight, extensible workflow engine embedded in an application or as a service
- 5 Define user tasks, assign users / tasks
- 6 Parallel flows and sub-processes

CLOUD AGNOSTIC PLATFORM READINESS



PUBLIC CLOUD

- 1

Cloud Governance owned by providers
- 2

Multi Entity Cloud Establishment
- 3

Secure & Reliable Deployment Architecture & Managed Services
- 4

Cost Effective



PRIVATE CLOUD

- 1

Cloud resources owned by or dedicated for a single enterprise Cloud governance controlled by enterprise
- 2

Offered by third party provider
- 3

Scales quickly and convenient



HYBRID CLOUD

- 1

Composed of two or more clouds (Public and / or Private), On-Premises and off-premises bridging
- 2

Shared security responsibility
- 3

Helps maintain tighter controls over sensitive data

intellect live your dream		LENDING										eMACH.ai											
DEP DIGITAL ENGAGEMENT PLATFORM	B1	MULTI FACTOR AUTHENTICATION		B2	USER PROFILING		B3	MULTI LEVEL ENTITLEMENTS		B4	PERSONALISATION		B5	WORKFLOW		DEP DIGITAL ENGAGEMENT PLATFORM							
	B6	ALERTS & NOTIFICATIONS		B7	LIBRARY MANAGEMENT		B8	FILE UPLOAD / IMPORT		B9	DOCUMENTS UPLOAD		BA	WIDGETS									
	B21	PORTFOLIO SUMMARY		B22	ACCOUNT DETAILS		B23	ACCOUNT STATEMENT		B24	LOAN REPAYMENT		B25	RECENT TRANSACTIONS			B26	INTEREST CERTIFICATE					
	B27	DISBURSEMENT SCHEDULE		B28	NEW LOAN REQUEST		B29	DISBURSEMENT REQUEST		B2A	RESCHEDULE REQUEST		B2B	TOP-UP REQUEST			B2C	CLOSURE SIMULATION					
G21	PRODUCTS		G22	ORIGINATION		G23	CUSTOMER LIMITS		G24	COLLATERAL MANAGEMENT		G25	LOAN INITIATION		G26	LOAN SERVICING		G27	DELINQUENCY MANAGEMENT		G28	BATCH PROCESSES	
RETAIL LOANS		MULTI-STAGE APPLICATION WORKFLOW		1	LIMITS DEFINITION		COLLATERAL DEFINITION		LOAN TEMPLATE DEFINITION		LOAN TOP-UP / ROLLOVER		1	360* RELATIONSHIP VIEW		INTEREST ACCRUALS							
MORTGAGE LOANS		IMAGING / DOCUMENTS CAPTURE		2	ACCOUNT LINKAGE		ASSET LINKING / DE-LINKING		LOAN SIMULATOR		DISBURSAL RESCHEDULE		2	AUTO REMINDERS		INTEREST APPLICATION							
POINT OF SALE FINANCE (BNPL)		PRICING & RISK STRATEGIES		3	COVERAGE DEFINITION		GUARANTOR LINKING		REPAYMENT SCHEDULE GENERATION		REPAYMENTS		3	CASE PRIORITISATION		PAYMENTS COLLECTION							
SHORT TERM INVENTORY FUNDING		VERIFICATION, REVIEW & APPROVAL DASHBOARDS		4	LIMITS HIERARCHY		PORTFOLIO OF COLLATERALS		DISBURSAL INITIATION		NON-FINANCIAL UPDATES		4	CUSTOMER RESPONSE MANAGEMENT		AUTO DISBURSALS							
PROJECT FINANCE		DEVIATION RULES		5	LIMITS EARMARKING		COLLATERAL EXECUTION		DISBURSAL - MULTIPLE BENEFICIARIES		PAYMENT DUES RESCHEDULE		5	COLLECTORS LOAD BALANCING		LOAN MATURITY							
WORKING CAPITAL LOANS		SIMULATIONS & AUTO POLICY CHECKS		6	360* LIMIT VIEW		COLLATERAL INSURANCE DEFINITION		CUSTOMER COMMUNICATION - ADVICE GENERATION		WAIVERS & REFUNDS		6	AGENT PERFORMANCE		BACK-VALUED TRANSACTIONS							
EQUIPMENT & VEHICLE FINANCE		CPV MANAGEMENT		7	LIMITS UTILISATION		PLEDGING / DE-PLEDGING				LOAN SECURITISATION		7	LEGAL REPOSSESSION		DELINQUENCY BUCKETING							
DEPOSIT LINKED LOANS		AUTO SCORING		8	LIMITS CLOSURE		EARMARKING				REPAYMENTS FILE UPLOAD		8	LEGAL COLLECTION		STATEMENTS / QUERIES							
DISCOUNTED LOANS		UNDERWRITING		9			COLLATERAL RELEASE				INTEREST RATE SETUP		9	DEBT PORTFOLIO SEGMENTATION		ADVICES							
UNSECURED CASH LOANS				A									A										
BACK OFFICE	REPORTING AND ANALYTICS	K211	STANDARD REPORTS		K212	ACCOUNTING ENTRIES QUERY		K213	PRE-CLOSURE SIMULATION		K214	COMPLIANCE REPORTING		K215	CENTRAL BANK REPORTING		K216	REPAYMENT REPORTS					
		K217	APPROVAL & DISBURSAL REPORTS		K218	COLLATERAL REPORTS		K219	OPERATIONAL ANALYTICS		K21A	ACCRUAL REPORTS		K21B	BREACH REPORTS - COLLATERAL & LIMITS		K21C	DELINQUENCY REPORTS					
	INTERFACES	K221	ACCOUNTING ENTRIES - GL		K222	CREDIT SCORE		K223	RATES / FX INTERFACE		K224	MULTI CHANNEL PAYMENTS		K225	CUSTOMER / ACCOUNTS DATA		K226	KYC & BLACKLIST					



DIGITAL BANKING
DESIGNED AT FINTECH 8012 DESIGN CENTER

INTELLECT DIGITAL LENDING



**APPLICATION
INITIATION**



**CREDIT
DECISIONING**



**APPROVAL &
MONITORING**



**PRODUCT
MANAGEMENT**



**CREDIT
ANALYST**



**FIELD
OPERATIONS**



**COLLATERAL &
LIMITS
MANAGEMENT**



**DEBIT
MANAGEMENT**

End-to-end Credit Lifecycle Management

Instant Credit. Microsegmentation. Risk Optimisation.